

charles **SCHWAB**
INSTITUTIONAL

Custodial and brokerage services provided by Charles Schwab & Co., Inc. Member SIPC.

Schwab One® Account

Statement Period: October 1, 2006 through October 31, 2006

Your Independent Investment Manager and/or Advisor

GREENBERG GRAHAM ADVISORS LLC
FA MASTER ACCOUNT
2600 MICHELSON DR STE 1700
IRVINE CA 92612-6535

Schwab One® Account of

BRYAN BERARD
5 ERICA DR
LINCOLN RI 02865-4545

Account Number:
4082-4078

The custodian of your brokerage account is:
Charles Schwab & Co., Inc.

31/10-CSAA2002-000161-MED-028654545001 237422 *
BRYAN BERARD
5 ERICA DR
LINCOLN RI 02865-4545



G000001610211S



Custodial and brokerage services provided by Charles Schwab & Co., Inc. Member SIPC.

Terms and Conditions

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Schwab Institutional is a division of Charles Schwab & Co., Inc., and provides back office brokerage and related services to investment advisors and retirement plan providers. Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. Schwab is a registered broker-dealer and, other than an affiliated company that may act as an Investment Advisor for the Sweep Funds and any affiliates of U.S. Trust Corporation, is not affiliated with your Investment Advisor whose name appears on this statement ("Advisors"). Advisors are independently owned and operated. Schwab neither endorses nor recommends any particular Advisor or investment strategy and has no responsibility to monitor trading by any Advisor in your Account. Advisors provide investment advisory services for your Account. Schwab provides brokerage and custody services for your Account. Schwab has agreements with Advisors under which Schwab provides Advisors with institutional trading, custody and related services, and products. Not all of these products and services may benefit your account, and Schwab may provide them to Advisors on the Advisor's commitment to place a certain amount of clients' assets in brokerage accounts at Schwab within a certain period of time. This commitment could influence an Advisor's recommendation or requirement that its clients establish brokerage accounts at Schwab.

GENERAL INFORMATION AND KEY TERMS:

If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Sweep Bank) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Bank Deposit Feature: Schwab acts as your agent and custodian in establishing and maintaining your Bank Deposit Feature as a Schwab Cash Feature in your brokerage account. The Bank Deposit Feature constitutes a direct obligation of the Sweep Bank and is not an obligation of Schwab. For information on FDIC insurance and its limits, as well as other important disclosures about the Bank Deposit Feature, please refer to the Disclosure Statement for Schwab Cash Features available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. The time of these transactions, the exchange upon which these transactions occurred and the name of the person from whom the security was purchased will be furnished upon written request.

Fees and Charges: For those fees described in the statement as "Fee to Advisor", as authorized by you, Schwab debited your account to pay the fees as instructed by your Advisor. It is your responsibility, and not Schwab's, to verify the accuracy of the fees. Margin interest charged to your account during the statement period is included in this section of the statement.

Interest: For the Bank Deposit Feature, interest is paid for a period that differs from the Statement Period. Bank Deposit Feature balances include interest the Sweep Bank paid as indicated on your statement. Bank Deposit Feature balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

Interest accrues from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest Feature in your brokerage Account is less than \$.005, you will not earn any interest on that day. For Bank Deposit Feature balances held at a Sweep Bank, the interest will accrue even if the amount is less than \$.005.

Latest Price (Investment Detail Section Only): The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you.

Non-Standard Assets: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain non-standard assets may be furnished by a third party as provided by Schwab's Non-Standard Asset Custody Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. Assets held by a third party are not covered by SIPC.

Option Customers: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request 2) You should advise us promptly of any material changes in your investment objectives or financial situation 3) Exercise assignment notices for option contracts are allocated among customer short positions pursuant to an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established on the day of assignment.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary.

Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services are offered by Charles Schwab & Co., Inc. Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not guaranteed deposits of the above-referenced bank, and are subject to investment risk, are not FDIC insured, may lose value, and are not bank guaranteed.

Short Positions: Securities sold short will be identified through an "S" in Investment Detail. The market value of these securities will be expressed as a debit and be netted against any long positions in Total Account Value.

Sweep Bank: An FDIC-insured depository institution affiliated with The Charles Schwab Corporation, at which interest-bearing Deposit Accounts are maintained on your behalf.

IN CASE OF QUESTIONS OR ERRORS: If you have questions about this statement or about specific Schwab transactions, **contact Schwab at 800-515-2157**. If you have a complaint regarding your Schwab statement, products or services, please write to the Chairman's Division at Charles Schwab & Co., Inc., Attention: Chairman's Division, 101 Montgomery St., San Francisco, CA 94104, or call Schwab Signature Alliance at **800-515-2157**.

Brokerage Transactions: If you find errors or omissions relating to your brokerage activity you must notify us within 10 days after this statement is sent or made available to you. If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes, with respect to those brokerage transactions. If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account and trading or other restrictions might be placed on your Account. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately.

Additional Information: A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab, U.S. Trust Corporation and Charles Schwab Bank, N.A. are affiliates of each other and are subsidiaries of The Charles Schwab Corporation.

(0306-0249)REG21833SB-05(03/06)

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Schwab One® Account

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Account of BRYAN BERARD

Statement Period: October 1, 2006 through October 31, 2006

Account Number: 4082-4078

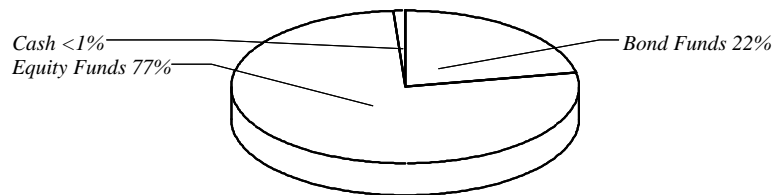
Portfolio Composition

| | <i>Amount</i> | <i>%</i> |
|-----------------------------------|----------------------|-------------|
| Cash & Money Market Funds (MMFs): | | |
| Cash (Credits) | \$ 1,754.78 | <1% |
| Bond Funds | 143,191.06 | 22% |
| Equity Funds | 491,754.74 | 77% |
| Total Account Value | \$ 636,700.58 | 100% |

Change in Account Value

| | <i>This Period</i> <i>10/01/06 to 10/31/06</i> | <i>Year to Date</i> <i>01/01/06 to 10/31/06</i> |
|--|---|--|
| Starting Account Value | \$ 713,302.53 | \$ 694,821.28 |
| Deposits | \$ 0.00 | \$ 0.00 |
| Withdrawals | (100,000.00) | (122,155.00) |
| Investments Received-In | 0.00 | 0.00 |
| Investments Delivered-Out | 0.00 | 0.00 |
| Fees & Charges | (2,151.46) | (7,243.30) |
| Other Credits/Debits | 0.00 | 0.00 |
| Total Contributions/(Withdrawals) | \$ (102,151.46) | \$ (129,398.30) |
| Dividends | \$ 202.70 | \$ 7,219.03 |
| Interest and Misc. Income | 4.44 | 711.57 |
| Capital Gain Distributions | 0.00 | 0.00 |
| Income Reinvested | (202.70) | (7,219.03) |
| Change in Value of Investments | \$ 25,545.07 | \$ 70,566.03 |
| Ending Account Value | \$ 636,700.58 | \$ 636,700.58 |

Portfolio Composition



Noted for Your Account

Income during this period was \$207.14

Your Investment Income total includes \$4.44 of Schwab One Account interest.

GREENBERG | GRAHAM ADVISORS
LLC

BNK-CS-00006983

CSAA2002-000161 237424

Schwab Institutional® is a division of Charles Schwab & Co., Inc. ("Schwab") and provides back-office brokerage and related services to investment advisors and retirement plan providers. This statement is furnished solely for your account at Schwab. *Except as noted in this statement's Terms and Conditions, investment advisors or retirement plan providers whose names appear in this statement are not affiliated with Schwab. Please see Terms and Conditions.

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Account of BRYAN BERARD

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Account Number: 4082-4078

Investment Detail

Cash and Money Market Funds (Sweep)

| Description | Quote Symbol | Quantity Long/Short | Latest Price | Total Market Value |
|---|-----------------|------------------------|--------------|-----------------------|
| CASH | | | | \$ 1,754.78 |
| Total Market Value of Cash and Money Market Funds (Sweep) | | | | \$ 1,754.78 |

Investment Holdings

Bond Funds

| | | | | |
|--|-------|--------------|------------|---------------|
| DFA FIVE YEAR GLOBAL FIXED INCOME PORTFOLIO | DFGBX | 6,799.5300 L | \$ 10.5400 | \$ 71,667.05 |
| VANGUARD LIMITED TERM TAX EXEMPT INVESTOR SHR | VMLTX | 6,672.0160 L | 10.7200 | 71,524.01 |
| Total Market Value of Bond Funds | | | | \$ 143,191.06 |

Equity Funds

| | | | | |
|---|-------|---------------|------------|--------------|
| DFA EMERGING MARKETS CORE EQUITY PORTFOLIO | DFCEX | 4,273.7430 L | \$ 14.1700 | \$ 60,558.94 |
| DFA INTERNATIONAL CORE EQUITY PORTFOLIO | DFIEX | 10,104.8940 L | 12.4200 | 125,502.78 |
| DFA REAL ESTATE SECURITIES PORTFOLIO | DFREX | 2,138.0210 L | 32.5400 | 69,571.20 |
| DFA U.S. CORE EQUITY 2 PORTFOLIO | DFQTX | 13,658.6050 L | 11.4000 | 155,708.10 |
| DFA U.S. LARGE CAP VALUE PORTFOLIO | DFLVX | 2,086.4700 L | 24.9300 | 52,015.70 |

Please see "Footnotes for Your Account" section for an explanation of the footnote codes and symbols on this statement

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Investment Detail (continued)**Investment Holdings**

| <i>Description</i> | <i>Quote Symbol</i> | <i>Quantity Long/Short</i> | <i>Latest Price</i> | <i>Total Market Value</i> |
|---|-------------------------|--------------------------------|---------------------|-------------------------------|
| DFA U.S. SMALL CAP VALUE ◇ PORTFOLIO | DFSVX | 702.1900 L | \$ 30.6600 | \$ 21,529.15 |
| DFA US MICRO CAP PORT ◇ | DFSCX | 417.3070 L | 16.4600 | 6,868.87 |
| Total Market Value of Equity Funds | | | | \$ 491,754.74 |

| | |
|----------------------------|----------------------|
| Total Account Value | \$ 636,700.58 |
|----------------------------|----------------------|

Transaction Detail**Investments Purchased and Sold**

| <i>Settle Date</i> | <i>Trade Date</i> | <i>Transaction</i> | <i>Description</i> | <i>Quote Symbol</i> | <i>Quantity</i> | <i>Unit Price</i> | <i>Purchase/Debit</i> | <i>Sales/Credit</i> |
|------------------------------------|-----------------------|--------------------|--|-------------------------|-----------------|-------------------|-----------------------|----------------------|
| Bond Funds Activity | | | | | | | | |
| 10/31 | 10/31 | Reinvested Shares | VANGUARD LIMITED TERM TAX EXEMPT INVESTOR SHR | VMLTX | 18.9090 | \$ 10.7200 | \$ 202.70 | |
| Total Bond Funds Activity | | | | | | | \$ 202.70 | |
| Equity Funds Activity | | | | | | | | |
| 10/11 | 10/10 | Sold | DFA U.S. CORE EQUITY 2 PORTFOLIO | DFQTX | (226.0290) | \$ 11.1800 | | \$ 2,500.00 |
| 10/24 | 10/23 | Sold | DFA U.S. CORE EQUITY 2 PORTFOLIO | DFQTX | (8,807.2140) | 11.3600 | | 100,000.00 |
| Total Equity Funds Activity | | | | | | | | \$ 102,500.00 |

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Transaction Detail (continued)

Investments Purchased and Sold (continued)

| <i>Settle Date</i> | <i>Trade Date</i> | <i>Transaction</i> | <i>Description</i> | <i>Quote Symbol</i> | <i>Quantity</i> | <i>Unit Price</i> | <i>Purchase/Debit</i> | <i>Sales/Credit</i> |
|------------------------|-----------------------|--------------------|--------------------|-------------------------|-----------------|-------------------|-----------------------|---------------------|
|------------------------|-----------------------|--------------------|--------------------|-------------------------|-----------------|-------------------|-----------------------|---------------------|

Equity Funds Activity (continued)

| | |
|---|--------------------|
| Less: Reinvested Share Purchases | \$ (202.70) |
|---|--------------------|

| | |
|---|----------------------|
| Total Investments Purchased and Sold | \$ 102,500.00 |
|---|----------------------|

Cash Activity

| <i>Trans Date</i> | <i>Process Date</i> | <i>Transaction</i> | <i>Description</i> | <i>Withdrawal</i> | <i>Deposit</i> |
|--|-------------------------|--------------------|-----------------------|----------------------|----------------|
| Deposit and Withdrawal Activity | | | | | |
| 10/24 | 10/24 | Funds Paid | WIRED FUNDS DISBURSED | \$ 100,000.00 | |
| Total Deposit and Withdrawal Activity | | | | \$ 100,000.00 | |

| <i>Trans Date</i> | <i>Process Date</i> | <i>Transaction</i> | <i>Description</i> | <i>Expense</i> | <i>Income</i> |
|------------------------------|-------------------------|--------------------|-------------------------|----------------|------------------|
| Income Activity | | | | | |
| 10/30 | 10/30 | Credit Interest | SCHWAB1 INT 09/28-10/29 | | \$ 4.44 |
| 10/31 | 10/31 | Div For Reinvest | VANGUARD LIMITED TERM | | 202.70 |
| Total Income Activity | | | | | \$ 207.14 |

09/28 through 10/01: \$0.40 based on 2.720% Schwab One® interest rate paid on average daily balance of \$1,401.88.

10/02 through 10/23: \$3.20 based on 3.020% Schwab One® interest rate paid on average daily balance of \$1,720.99.

10/24 through 10/29: \$0.84 based on 3.010% Schwab One® interest rate paid on average daily balance of \$1,754.22.



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Transaction Detail (continued)

Cash Activity (continued)

| <i>Trans Date</i> | <i>Process Date</i> | <i>Transaction</i> | <i>Description</i> | <i>Expense</i> | <i>Credit</i> |
|-------------------------------------|-------------------------|-------------------------------|--------------------|--|---|
| Fees and Charges | | | | | |
| 10/12 | 10/12 | Advisor Fee* | MGMTFEE TO ADVISOR | \$ 2,126.46 | |
| 10/24 | 10/24 | Service Fee | WIRED FUNDS FEE | 25.00 | |
| | | Total Fees and Charges | | \$ 2,151.46 | |
| Total Cash Activity | | | | \$ 102,151.46 | \$ 207.14 |
| Total Completed Transactions | | | | <i>Subtractions from Account</i> \$ 102,354.16 | <i>Additions to Account</i> \$ 102,707.14 |

Income Summary

| <i>Description</i> | <i>This Period:</i> | | <i>Year to Date:</i> | |
|---------------------------------------|------------------------------|--|------------------------------|---------------------------------|
| | <i>Federally Taxable</i> | <i>Federally Tax-Exempt ¹</i> | <i>Federally Taxable</i> | <i>Federally Tax-Exempt</i> |
| Cash and Money Market Activity | | | | |
| Schwab One® Interest | \$ 4.44 | | \$ 711.57 | |
| Securities | | | | |
| Cash Dividends | | \$ 202.70 | \$ 5,533.94 | \$ 1,685.09 |
| Total Income | \$ 4.44 | \$ 202.70 | \$ 6,245.51 | \$ 1,685.09 |

¹ Certain income in this category may qualify for state tax exemption; consult your tax advisor.

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Footnotes For Your Account

- ◇ Dividends paid on this security will be automatically reinvested.
- * You have authorized Schwab to pay your advisor's fees from your account. It is your responsibility to verify the accuracy of the fees. Schwab has no obligation to review or monitor these fees. Contact your Investment Advisor if you have questions.